



School District of Greenfield

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2017/2018 BENEFITS OPEN ENROLLMENT

05/22/17 – 06/02/17



Medical Plan

- New plan design effective 07/01/17
- Competitive PPO plan design; easy to understand and use.
- Same provider network as current; UnitedHealthcare Choice Plus.
- Plan **is not** a High Deductible Health Plan (HDHP) so health savings account contributions are no longer allowed.
- Benefits and deductibles will re-set on 07/01/17.

Medical Plan Design 07/01/17

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	PPO Plan Effective 07/01/17
Single Deductible	\$750
Family Deductible	\$1,500
Coinsurance, Single - Member Cost Share	20%
Coinsurance, Family - Member Cost Share	20%
Office Visit - Member Cost Share	\$30
Urgent Care - Member Cost Share	\$40
Emergency Room - Member Cost Share	\$100 copay, plus deductible and coinsurance
Single Out-of-Pocket Maximum	\$1,500
Family Out-of-Pocket Maximum	\$3,000
Prescription Drugs Tier 1	\$5 copay
Prescription Drugs Tier 2	\$25 copay
Prescription Drugs Tier 3	\$50 copay
	*\$750 Single Deductible to a maximum of \$1,500 per family per policy year. Copays do not apply toward the deductible but do apply toward the out-of-pocket maximum.
	Employee Monthly Premium Contribution
Single	\$69.60
Family	\$161.82

Delta Dental Plan

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- Network includes Delta PPO and Delta Premier dentists. Seeing a PPO dentist provides deeper discounts.
- You have the freedom to see any dentist.
- Benefits, maximums and deductibles will re-set on 07/01/17 for 12 months.
- Monthly premiums will continue to be paid 100% by the School District of Greenfield.

Delta Dental Plan

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		Delta Dental PPO Dentist*	Delta Premier Dentist or Any Other Dentist**
Policy Year Deductible		\$25	\$25
Individual Annual Maximum		\$1,500	\$1,500
Diagnostic & Preventive		Paid at 100%, no deductible	Paid at 100%, no deductible
Basic & Major Services		Paid at 80% after deductible	Paid at 80% after deductible
Orthodontic Services		Paid at 60% after deductible to a lifetime maximum of \$1,500	Paid at 60% after deductible to a lifetime maximum of \$1,500
		<i>*Seeing a PPO dentist provides deeper discounts, making your annual maximum stretch even further!</i>	<i>**Premier dentists also offer discounts, although not as deep as PPO dentists.</i>

Superior Vision Voluntary Vision Plan

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- Offered through Superior Vision Insurance Plan of Wisconsin.
- Competitive rates.
- Superior Vision has one of the largest eye care provider networks in Wisconsin, offering access to **both** private practitioners and retail optical centers (Herslof, Pearle, Sears, Shopko, Walmart, Wisconsin Vision, for example).
- Members may receive discounts of up to 20% on eyewear purchases exceeding the benefit coverage.
- Members may elect to receive a \$200 allowance toward Lasik vision correction in lieu of their eyewear benefit.
15 % off standard prices or 5% off promotional pricing.

Superior Vision Voluntary Vision Plan

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	Participating Provider	Non-Participating Provider
Exam (once each 12 months)	Paid in Full	Up to \$35 Retail Value
Frame (once each 24 months)	Retail Allowance of \$150	Up to \$75 Retail Value
Lenses (clear glass or plastic, standard; once each 12 months)		
Single Vision	Paid in Full	Up to \$25 Retail Value
Bifocal	Paid in Full	Up to \$40 Retail Value
Trifocal	Paid in Full	Up to \$45 Retail Value
Progressive	The Trifocal benefit is applied to the purchase of Progressive Lenses	
Contact Lenses* (includes related diagnostic, fitting and evaluation services; once each 12 months)		
Elective	Retail allowance of \$175	Up to \$150 Retail Value
Medically Necessary	Paid in Full	Up to \$150 Retail Value
Lasik Vision Correction	Members may elect to receive a \$200 allowance toward Lasik Vision Correction in lieu of their eyewear benefit. 15% off standard prices or 5% off promotional pricing.	

Flexible Spending Account (FSA)

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- Employees have the opportunity to enroll or waive the Flexible Spending Account for the 7/1/17 through 6/30/18 plan year. Employees will make their FSA elections online on the ***Diversified Benefit Services*** website. Please refer to the materials provided by Diversified for online instructions. **Online enrollment will be available through June 23rd.**
- The maximum FSA medical election for the new plan year is **\$2,600.**
- FSA medical funds can be used for any Section 213d expense. Please refer to the materials provided by ***Diversified Benefit Services*** for eligible expenses.
- The maximum Dependent Care Election remains at \$5,000.

Health Savings Accounts (H S A's)

- Health savings account contributions are no longer be allowed because there is no longer a corresponding High Deductible Health Plan in place.
- Although contributions to an H S A will no longer be allowed, distributions will continue to be allowed for qualified expenses. Members can continue to use their H S A funds to pay for all Section 213d qualified expenses.
- Employees have the choice of leaving their H S A funds with ***Diversified Benefit Services (Bancorp)*** or moving them to a financial institution of their choice. Employees can access their funds with Bancorp by using their debit card. There is no time limit for spending down the account. There is no monthly fee from Bancorp for balances of \$2,500 or more although, there is a fee of \$2.50 per month for balances below \$2,500. The fee is debited from the employee's H S A.

Health Reimbursement Arrangement (HRA)

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- Health Reimbursement Arrangement contributions are no longer being made because there is no longer a High Deductible Health Plan in place.
- Although contributions to an HRA will no longer be made, distributions will be allowed for all Section 213d expenses (same expenses list as for FSA).

Next Steps

- **All eligible employees need to complete a Benefit Election Form, whether enrolling for coverage or not.**
- All benefits are effective 07/01/17.
- Enrollment changes are allowed at open enrollment, including enrolling for coverage, terminating coverage, adding dependents to coverage or terminating dependents from coverage.

MEDICAL:

- Employees currently enrolled in the medical plan will automatically be enrolled with the same enrollment status for the next plan year. If you would like to make enrollment changes, please complete the information in the Medical section of the Benefit Election Form.

DENTAL:

- Employees currently enrolled in the dental plan will automatically be enrolled with the same enrollment status for the next plan year. If you would like to make enrollment changes, please complete the information in the Dental section of the Benefit Election Form.

VOLUNTARY VISION:

- Employees currently enrolled in the dental plan will automatically be enrolled with the same enrollment status for the next plan year. If you would like to make enrollment changes, please complete the information in the Dental section of the Benefit Election Form.

Next Steps, continued

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Flexible Spending Account:

- FSA Health and Dependent Care elections need to be made online at www.dbsbenefits.com. Please refer to instruction materials from Diversified Benefit Services. **Online enrollment with DBS ends 06/23/17.**

H S A:

- Unused H S A funds can continue to be used for all Section 213d expenses.

H R A:

- In addition to unused HRA funds being used for all Section 213d expenses (same expense list as for FSA).
- **All forms should be returned to Debbie Ehemann at the District no later than Friday, June 2nd.**

Employee Monthly Premium Contributions

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	Full Monthly Premium Effective 07/01/17	SDG Monthly Premium Contributions Effective 07/01/17	Employee Monthly Premium Contributions Effective 07/01/17
	Medical	Medical	Medical
Single	\$696.03	\$626.43	\$69.60
Family	\$1,617.77	\$1,456.00	\$161.77
	Vision	Vision	Vision
Single	\$9.65	\$0.00	\$9.65
Family	\$24.15	\$0.00	\$24.15
	Dental	Dental	Dental
Single	\$39.13	\$39.13	\$0
Family	\$105.02	\$105.02	\$0